

Notes from the Naugahyde Chair

I have been reflecting about my college years recently. Part of it is an attempt to reclaim the lost hours peering through the alcohol induced haze that was germane to Ohio University. We had the distinction of making National Lampoon's 10 best college parties with our Halloween celebration. This marketing tool brought many young adults, ready to party, filling a town with a capacity of 14,000 to a whopping 60,000 for one weekend.

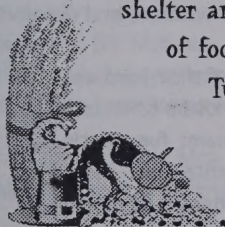
My college life was filled with lessons I am beginning to appreciate now, as an adult. I was fortunate enough to have been awarded an athletic scholarship to play volleyball for the school. I played for three seasons without mishaps, until the summer between my junior and senior years. During that summer I had three knee operations, forcing me to sit out my senior year. As you may know, many athletes retain their financial scholarships if they "redshirt", or exercise an option that allows you to train for five years, yet officially compete for four years. There was an expectation that I would sit out my senior year athletically, graduate academically, and come back to play a fifth year as a graduate student. One of my lessons came in a session with my academic counselor, who was an ex-coach. She came down on me hard for "taking advantage of the school" by accepting the financial award without considering playing a fifth year, thus ripping off the school and letting them down.

continued on page 2

Want to celebrate Thanksgiving with a group of fun people helping out at a local shelter and then sharing an afternoon/evening of food and fellowship with each other?

Turn to page 6 and read more about "Thanksgiving with Jean."

An immediate response is required if you are interested.



don't forget the meeting!

Reservation Deadline
Friday, 11/22 by noon.
770-662-4353

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1996
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You may reach us by calling the
Fourth Tuesday hotline:

770-662-4353

or write:

Fourth Tuesday
2480 Briarcliff Road N.E., #102
Atlanta, Georgia 30329

Edited by Susan Reu
Layout and Design
contributed by
lazer Age, Inc.

cover story continued

I was devastated. I went home and talked the whole situation over with my dad. He taught me how to tell the difference between people who are genuinely interested in your welfare as an individual, and those who are interested in how you can make them look better. He taught me to follow my guts and to understand that to some people, I will be no more than a number, but to others, I will be a valuable part of their journey through life. I didn't play the fifth year, got accepted at a good graduate school as a graduate assistant and continued on my way.

What I learned about myself in the summer of 1983 is that it doesn't feel good to be treated as a number. I remember my hurt when I thought I didn't matter as a person if I couldn't be the "middle hitter". When I couldn't contribute as a starter on the team, I lost value in the eyes of some people.

During our team building exercises, the Board of Fourth Tuesday made it a goal to recognize the contributions of each individual member of the organization. We are trying to let people know that they don't have to be on the first string to contribute to the goals and progress of Fourth Tuesday. Many people contribute in their own way, and we want to thank all of you for your efforts. We want to be people who are genuinely interested in your welfare, and we need to hear from you about how we are doing.

Find a Board member at the next meeting and let them know what you think would help the organization, tell them what your needs are, or let them know what has worked. Without your feedback, we can't tell if we are having a winning season or not.

Donna Knutson

We're Tax-Deductible!!

After one and one-half years of effort, Fourth Tuesday of Georgia, Inc. has finally obtained "501 (c) 3" status from the IRS. This means that Fourth Tuesday is officially a non-profit organization, and every gift to the organization is tax-deductible.

Congratulations go to the 1995 Board for all of their hard work and persistence. Membership fees, of course, cannot be considered a gift because you receive something in return for them: fun meetings, great programs, networking, socializing, special events, and--not to be overlooked--this newsletter. Should you want to make a contribution to the Pat Hoban Scholarship Fund or the Lesbian Cancer Project, however, your gift will be tax-deductible. Make those contributions before December 31, and you will be able to take the deduction on your 1996 tax return!

Program Notes

by Ann McAllister

Do you wonder what our recent election means for the lesbian and gay community at the national level as well as at the local level? Is it good news or bad or somewhere in between? For our November program, Fourth Tuesday is honored to have Atlanta's own CATHY WOOLARD as our guest speaker. She will be discussing the November 5 election results with us . . . who won and lost, what the major trends are, and what they mean for advancing the lesbian/gay agenda in Congress. She also will share with us some new ideas she has developed about energizing the statewide legislative agenda as well.

Cathy is the new General Manager of SOUTHERN VOICE, the South's largest and most widely read gay and lesbian newspaper, so we will also be hearing from her about the new directions SoVo will be taking in the next few months.

Prior to joining the SoVo team, Cathy was on the staff of the HUMAN RIGHTS CAMPAIGN in Washington, D.C., most recently as National Field Manager. A native of Georgia, Cathy has been involved with Atlanta's lesbian and gay political scene for over a decade.

 And as an extra special BONUS, the ATLANTA FEMINIST WOMEN'S CHORUS ENSEMBLE  will be entertaining you with a preview of their December 7 concert.

Don't miss this entertaining and informative evening! Call 770-662-4353 by noon Friday, November 22 to make a reservation.

Honoring The Quilt

By A. Burdges

On Friday, October 11, gays and lesbians celebrated National Coming Out Day. In a gorgeous, spacious office in Washington D.C.'s Senate Office Building, 200 people gathered to dedicate the quilt panel for Rob Eichberg. Eichberg was founder of National Coming Out Day and also of The Experience workshop.

Senator Edward Kennedy sponsored this affair, and well-wishes were sent by Kennedy's office as well as that of Vice President Al Gore and others. Entertainment was provided by Bud Nease of Toronto "Phantom" fame and Bill McKinley. Several Atlantans, including Fourth Tuesday members Sandy Davis and Jane Conboy, attended this event and have acknowledged a shared sense of wonder and empowerment at the beautiful reception honoring gays and lesbians in the halls of our nation's government.

President and Mrs. Clinton and Vice President Gore toured the quilt. President Clinton spent a full thirty minutes reading different sections of the quilt.

Graduates of The Experience workshop from all over the country acknowledged Eichberg's influence on their own personal growth and, additionally, how the vision and work of so many are empowering our community.

HAPPENINGS

GAGGLE GAGGLE

If you enjoy nature, particularly the birds, check out the Greater Atlanta Gay and Lesbian Birders ("Gaggle"). We've taken some great walks and day trips and are planning more for the Winter and Spring. You can call Annette or Diane at 770-432-8134 to get your name and address on the Gaggle mailing list.

Project Open Hand is a non-profit organization that delivers meals to people with AIDS. They currently serve 430 clients two meals per day, seven days a week. They are currently in need of volunteers to prepare, deliver and package meals. Project Open Hand also has a number of special events in the near future which will call for additional volunteers. If you would like more information or a tour of the facility, please call Michael Murphy at 404-872-2707.

FOURTH TUESDAY AD RATES

The deadline for all advertising is the 1st day of each month for publication that month. Rates are based on camera ready art work. There is an additional charge if work is not camera ready. Discounts are available for frequent and/or continuous advertising.

Ad Size	Member Rate	Non-Member Rate
Full Page	\$55.00	\$70.00
Half Page	\$40.00	\$50.00
Quarter Page	\$25.00	\$40.00
Business Card	\$12.00	\$18.00
Classified	25¢/word	50¢/word
Full Page Insert*	\$55.00	\$70.00

*based on 20# bond

Please call Susan Reu on the hotline 770-662-4353.
Leave a message on voice mail: Box 5

The Atlanta Lesbian Cancer Initiative

We are a group of concerned lesbians representing various organizations in the metro-Atlanta area developing a support group for lesbians with cancer and their partners. We believe that an emotionally safe environment is essential in order to give and receive support. In keeping with providing a safe environment, we are offering the group, at no charge, at a local feminist bookstore. The group began in October in honor of Breast Cancer Awareness month. If you are interested in participating in the support group, please call 404-651-2866.

The Atlanta Feminist Women's Chorus presents an evening of fun, food and shopping.

Silent Auction

Saturday, November 16, 1996

7:00 - 10:00 p.m.

963 Edgewood Avenue, NE

\$10.00 Admission includes:

- ♪ Live musical entertainment from N-2-Ition, Panache, the Atlanta Gay Men's Chorus ensemble and AFWC members and small groups
- ♪ Refreshments
- ♪ An opportunity to bid on gifts for your holiday shopping

**Also join us at our December 7th concert
at Georgia Tech.**

Newsletter Party!

FS&M (fold, staple & mutilate) Thursday, December 5 at 7:30. Please call 770-662-4353 for information. Games Follow FS&M. Food and beverage provided. Deadline for articles: December 1.

MAKE YOUR OWN NEWS

By Susan Reu, Newsletter Editor

Do you know any women who have interesting careers, stories to tell, pets that could qualify for David Letterman, or any other intriguing qualities? You bet you do--lots of 'em! And we want to hear about them. Write a Member Spotlight article and make someone a celebrity. Even though a lot of our newsletter articles are written by Fourth Tuesday Board members, you don't have to be on the Board to get published here! From the Turnabout's-Fair-Play department, here's a suggestion: write a Spotlight article about your partner, and then have her write one about you. Pretty soon, everyone will know everyone. Call the Fourth Tuesday Hotline at 770-662-4353 to submit your Member Spotlight.

Looking for Lesbians

by Pat Griffin

Hi all. I am writing a book about lesbians in sport, tentatively called, "Strong Women, Deep Closets." I am interested in talking with lesbian athletes and coaches (high school, college, or professional) who:

1. Are out. This can mean out to teammates, out to the athletic department, out to the school community, out to athletes' parents, out to the world. I would be interested in talking with women who fit into any or all of these categories. I am especially interested in talking with women who are out and getting support, where being out is a positive experience.
2. Have been fired from a coaching position or harassed off of a team or told to leave a team because of their lesbian identity.
3. Want to talk about their experience.
4. Are getting public support from heterosexual allies in athletics (parents of athletes, colleagues, teammates, coaches).

Any information used in the book can be anonymous. If you think you might be interested, please contact me via email or phone 413-545-0211.

A bit about me, if it helps anyone decide to contact me: I teach in the Social Justice Education program at the University of Massachusetts. I am a lesbian. I was a closeted lesbian athlete and coach at the high school and college levels. I now am out at work and do workshops on homophobia in sport. I look forward to the time when lesbian athletes and coaches can be as out as they choose to be without fear of harassment and discrimination.

Thanks, and please pass this message on to anyone else you know who might be interested in talking with me.

Pat Griffin
368 Hills South
University of Massachusetts
Amherst, MA 01003

The Board of Fourth Tuesday needs your input!

Our agreement with the Harvey Hotel for our monthly meeting place is coming to an end. We are considering two options and we want your help.

We have talked with other facilities about hosting the Fourth Tuesday monthly meetings, and we want the membership to choose our meeting location after examining what each facility has to offer. We will be asking for a vote from members that attend the November meeting but want those members who cannot attend to call in and voice their opinions, too.

FACILITY A:

Facility: Private facility with kitchen, beverage and parking

Location: North end of the perimeter, outside of the perimeter (Chamlee-Dunwoody and Mount Vernon)

Cost: \$12.50 per person for food

Alcohol: Served on site, cash bar in banquet room

Menu: Fruit plate, veggie plate, hot hors d'oeuvres, specialty food on occasion (tenderloin, shrimp), soft drinks, coffee and tea

continued on page 6

Thanksgiving with Jean

by Jean Higgins

It's nearly that time again and I have been giving thought to what I am thankful for. Here's just a sampling.

- I am thankful for waking up to the importance of taking care of my body without the need for a 2x4, (i.e. a stroke or heart attack).
- A mom who loves me and has never ever asked, "When are you getting married," or made any comment about the lack of grandchildren.
- Spectacular autumn days on a golf course, with 82 gorgeous women, and especially a golf game that didn't totally humiliate me.
- For the willingness "at my age" to learn new things, like the computer.
- For all my "failed" relationships and my EXs, for they were truly successes, and my EXs were my teachers.
- When one of my photographs touches someone.
- For choosing aliveness and risk over numbness and safety.
- For a board that carries the vision for this organization, gives countless hours, and is about big things.
- And most especially for my quality friends who support me, tell me the truth EVEN when I don't want to hear it, who uphold me and challenge me, are there for me, and permit me the privilege of doing that in return.

Soooo, your turn. What are you grateful for in your life? If you can't think of much, I challenge you to look again. Did you wake up this morning? There is a start. When I begin believing that not much is right in my life, there are a couple of things I do. I seek the support of my friends and turn outward.

And speaking of looking outside one's self, I have an idea. If you are not leaving the area for Thanksgiving or don't have big plans-how about this? Anyone interesting in joining me at a shelter to serve meals or something similar? And then if someone else will host it and cook the turkey, the remainder will chip in to pay for the turkey and

bring another dish. I really don't want to host (and you haven't tasted my turkey) but I am willing to do all of the coordination. Or, as an alternative, we could do the shelter and then all go out to eat somewhere. And I don't see this as a singles party. Couples, mothers, best straight friends, kids, or whoever. What do you think? If you are interested, STOP NOW and call me. 770-973-2380. Let me know which of the options appeals to you, give me ideas, etc., and if there is sufficient interest, we'll firm up details and get an approximate head count at the meeting, which is two days before turkey day. . .

FACILITIES...continued from page 5

Unique to Facility A: Fourth Tuesday will be the only party in the place - no other individuals, additional charge to the organization if we want the services of a bartender, no smoking facility, private parking, 12-month contract required

FACILITY B:

Facility: Hotel facility with banquet rooms, kitchen, beverage and parking
Location: North end of perimeter, on access road to perimeter (Power's Ferry and 285)
Cost: \$12.50 per person for food
Alcohol: Served at a centrally located bar, in the hotel lounge, cash bar
Menu: Fruit plate, veggie plate, hot hors d'oeuvres, soft drinks, coffee, tea

Unique to Facility B: Facility occupied by other patrons, ample parking, easy access on and off the perimeter, 6-month contract required, track record with Fourth Tuesday

What do you think? If you are not going to be at the November meeting and want to register a vote, please call the Fourth Tuesday Hotline: 770-662-4353, voice mailbox 5, and vote for Facility A or Facility B. A vote of the membership will be taken at the monthly meeting, and a decision will be announced in the December newsletter based on the wishes of the membership. Since there is no monthly meeting in December, we will engage a facility by the January monthly meeting.

ASK DR. ANN

Dear Dr. Ann:

I am new to Atlanta and just joined Fourth Tuesday. I enjoy your columns and I particularly liked the one where you talked about women, coffee and suicide. I was wondering if anyone has done any research on the incidence of lesbian suicide. Surely someone has cared enough to look into it.

T.A.M.
Atlanta

Dear T.A.M.

Thank you so much for your kind words. To recap for those readers so unfortunate not to have read my column a few months ago, I reported a finding that was being touted in the news media that women who drink coffee are less likely to commit suicide than those who don't. I have no idea what that means--and, as I recall--neither did the researchers. But you can bet I will keep drinking my coffee.

On the serious note you raised, two recent studies report that 10.7% and 18% of lesbians have attempted suicide. I could not find information on completed suicides. How this compares to the general population, I don't know, but I suspect these rates are high. The difficulty in research with lesbians is that it is very difficult to get a representative sample. Subjects for these kind of studies have to be recruited, and in the past that was in bars. I imagine that would skew the results both on suicidality and drug and alcohol use. Nowadays organizations like Fourth Tuesday are used, but how representa-

tive are we? Besides, 90% of us are in therapy! There does seem to be a general consensus that lesbian and gay adolescents have a much higher suicide rate than do their straight counterparts. Adolescence is already a very difficult time without having to deal with being gay in a very homophobic society.

Since we are on the topic, I would like to share some of my observations about suicide in general. My experience is in working with adults, and that is the perspective I will take. To qualify my thoughts further, I am not writing about "rational" suicide in response to terminal illness or interminable suffering.

There are several things I am always struck by as I work with people who feel suicidal, with those who have attempted suicide in the past, and with those who are left behind after a successful suicide. The first thing that strikes me is the terrible hopelessness that suicidal people feel. While this is absolute hell for them, there is a delusional quality to their hopelessness. They forget that there have been times in the past when they have felt similarly hopeless but their feelings changed. They have felt better....they have not stayed stuck in the morass. They lose touch with the reality that there have been many good times in their lives and many kind, caring people. To recognize this is not to discount how difficult their lives have been, but they see only the bad.

Suicidal people also fail to recognize that there are any number of things they can do to try to improve their situation. The most frequent one I see is a curious, stubborn refusal to deal honestly with difficult and/or shameful issues in their lives. Another common one is not being willing to try medication that may help them feel better or to continue taking medications that have helped them feel better in the past.

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FASHION SHOW EXTRAVAGANZA

We hope to see you November 15, from 7:00 pm-1:00 am at the Hellenic Center. We are sponsoring "WOMYN: The Light of Life", a fashion show benefiting the "Something in Common", the Fourth Tuesday Lesbian Cancer Project. The show will be a fantasy trip through time.

We will recreate women of all time periods, including ancient Indians, Egyptians, gangsters, cowgirls, disco queens, greasers and hippies. We will also have a group of "women" who represent the Year 3000. You will be glued to your seat, waiting for the next group of models to strut their stuff.

The all-volunteer fashion show will be one segment with time for drinks, food and socializing afterwards. The evening will end with a DJ and dancing until 1:00 am.

The Hellenic Center, across the street from Sundown Cafe on Cheshire Bridge Road, will host and provide food for the event. Hoedowns, a great partner for the event, is helping with the beverages, music and door prizes. Tickets are \$25, and can be purchased at the door, or by calling the Fourth Tuesday telephone voice messaging system, 770-662-4353, and choosing Mailbox 5, Newsletter and Fundraising, from the menu.

AURORA INSTITUTE PRESENTS:

AUTONOMY AND INTIMACY

A Friday Evening Seminar Series

FOR SINGLE LESBIANS

with Dr. Virginia Erhardt

Remaining sessions: 11/22 (Trust) and 12/20/96 (Eroticism)

AND

MATURITY AND PASSION

Weekend Workshops

FOR LESBIAN COUPLES

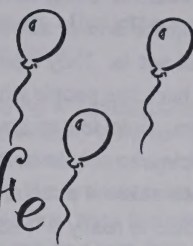
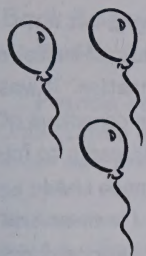
with Drs. Virginia Erhardt & Jeanne Shaw

Next workshop with space available: December 7 & 8, 1996

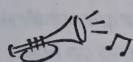
For more information, Call Virginia at 404-256-6664

Virginia Erhardt, Ph.D. is a licensed psychologist, sex therapist and Southern Voice columnist whose broad clinical experience includes extensive individual and relationship work with lesbian and gay people. She has offered workshops and training on relationships, sexuality, and sexual orientation issues since 1988.

Jeanne Shaw, Ph.D. is a licensed psychologist, clinical nurse specialist and certified sex therapist. She has published extensively, led sexuality workshops and presented training in the U.S. and abroad since 1973.

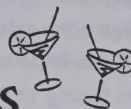


Womyn: The Light of Life



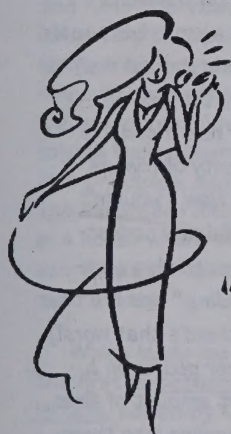
Fashion Show

Music, Dance, Food, Cocktails



and

Fabulous Door Prizes



All proceeds benefit

"Something in Common" the

Fourth Tuesday

Lesbian Cancer Project

November 15

7:00 p.m. until 1:00 a.m.

Hellenic Center

Tickets sold through

Fourth Tuesday 770-662-4353

and at the door

Another thing that suicidal people will not recognize and/or admit to is how hostile the suicidal act is. They lose touch with how much they will hurt the people who knew and cared about them. Suicide can have a profound effect on people who only knew them casually. And sometimes suicidal acts are consciously vengeful. Suicide is really a "Fuck You!!!" to many people, not just the people who have actually harmed the person.

T.A.M., I don't know if you bargained for this when you wrote your letter, but I want to get the message across to everyone reading this column. If you know someone who is suicidal or if you are feeling that way yourself, get help NOW!!! You are living in a delusional hell and there is a way back.

Dr. Ann

Ann McAllister Ph.D. is a licensed psychologist in private practice in the Atlanta area. She can be reached at 404-231-0751, or you can send your questions to her care of Fourth Tuesday. See page 2 for address.

One Woman's Experience

By Susan Reu, Newsletter Editor

Yes, I've experienced The Experience workshop, and it was definitely an "experience." A very positive experience, in fact.

Did your 10th grade English teacher make you write extended definitions of words like "love" and "trust"--an exercise in which you could not use the word you were defining within the definition? That was a frustrating task.

I feel that way now as I try to write about The Experience.

It was personal, and yet in the process we built a strong sense of community. Most of the

participants in my workshop were gay, but not all, and the feeling of community was all-inclusive regardless of anyone's sexual orientation. It was educational and eye-opening. I was conscious of learning, but not until the days and weeks to follow did I begin to realize just how much I had learned. It was transformational. I saw several people undergo fantastic transformations during the two and one-half day process. The before-and-after images were strong in our minds as we said good-bye on Sunday night.

Not everyone displayed such obvious transformation. As with any workshop for personal growth, what you get out of it depends on how much you are willing to put into it. The Experience created a very safe place in which to explore, learn, and grow. I developed new awareness of myself and my impact on the world around me. (There was a time when I didn't realize I had any impact on the world around me.)

If someone had said to me, "Do The Experience, you'll make a lot of new friends!" I would have said that I have plenty of friends already, thank you very much. Now, I wouldn't trade anything for the wonderful new connections I've made with people through this workshop. I laugh, and I call it "bonding," and it's true. An experience like this (oops, there's that word!) allows you to connect with other people on a deeper level in a relatively short amount of time. And it doesn't end there. I'm running into them everywhere these days. In Atlanta there's a growing cross-fertilization among The Experience, Fourth Tuesday, and the Lambda Center, and our community will only become stronger as a result.

For more information about The Experience, call Judith Johnson at 404-315-0122.

Book Reviews

By Sherry Emory, Charis Books and More

Patricia Ireland, president of the National Organization of Women, was at Charis a few weeks ago, and I found myself energized and excited by her visit. She so eloquently reminded me that each of us, by how we live our lives, does make a difference in this world. And that although we still have a long way to go, we've really achieved so much on the long road to true equality and freedom. Ireland's book, What Women Want, traces her own journey and mirrors the changes so many women have made as we work to reshape this world.

Later that week, I found myself picking up The conversation Begins: Mothers and daughters talk about living feminism, edited by Christina Looper Baker and Christina Baker Kline. Baker and Kline interviewed prominent mothers and daughters to explore their development as feminists, their lives as women, and their relationships to each other. The mothers share about the pressures of being activists and mothers, raising their daughters according to their feminist principles, and their hopes for the future. The daughters discuss the effects of growing up in a house where the personal is political, the values they were taught, and their hopes for their own futures.

Which leads me to two new books about us. The first is Between Us: A legacy of lesbian love letters, edited by Kay Turner. This beautiful book collects love letters between women written over the past 140 years. Included are letters by such famous writers as Virginia Woolf and Emily Dickinson--but more importantly to me, letters by and to everyday lesbians. Letters have been our private and sometimes only way of expressing and documenting our love. These letters preserve and celebrate both the idea and the reality of lesbian love and of lesbian culture. Some of these letters are passionate, some angry, some to our girlfriends and some to our cats--but always written

from the heart in the heat of desire to know and be known, to share, to connect. Our letters and our words cannot be taken away.

The other book I'm enjoying is Lesbian Sex: An oral history, by Susan E. Johnson. Johnson interviewed 14 women in depth and has put together a fascinating look at not only the intimate details of their sexual lives but also how they feel about what they do, what sex means to them, how sex affects their lesbian identity and who they are. The women are a diverse group--from their age range (18-82), geographically, racially, class-wise, to their range of sexual practices. These women share their sexual histories; they tell us of love and of how love and lust are intertwined.

Johnson understands that we are all products of our time in history--how different our lives are today from those living in the pre-Stonewall days! How we define our lesbian identity, express our sexuality, and understand ourselves are influenced by when we were born, when we came out, and when we first made love to another woman. Johnson's goal is to make available the variety and vitality of our lesbian sexual experiences so we can all learn, know, and understand more.

MACKINSON & KATZ

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Voice / TDD

Law in the Service of Human Needs

Taking Care of Business

Small Business Planning Tips from Janice E. Merchant, CPA, Financial Director

I confess, I love my subscription to "Martha Stewart Living Magazine." Lots of things to make and sometimes articles about how to fix things around the house. The best article I have ever read about getting out of credit card debt was printed in MSL. Since my first newsletter article was about creating a budget, I hope that a summary of the tips from the magazine article will be of interest to you as well.

Speaking of interest, look at your credit cards. Are you carrying the highest balance on the lowest rate card in your wallet? Have you received any promotional rate offers from your current cards that would lower the interest on the debt you carry forward each month? If not, here is the first rule of credit cards. If you can't pay them off, put the balance on the lowest rate you have. The difference between carrying that balance on your Discover card at 19.8% and a card that has a six-month promotional rate of 6.9% is 12.9%. In other words, the interest you save each month on a \$2500 balance is \$26.88 or \$161.28 for the six-month promotional period. If you made the same payment on the lower rate card as you would on the higher rate card, the compounding effect would give you an even higher savings.

Would you take out a loan from the bank to go out to dinner? One of the most enlightening questions about when to use your credit card was in the article from MSL. When you use your credit card and then carry a balance to the next statement, you have in effect taken out a loan from the bank that issued the credit card. So, if you are really trying to quit the credit card habit, ask yourself if you would buy the item you are about to charge if you had to explain your purchase to a banker in order to get the loan.

Oh yeah, and just when do you expect to pay for those things? I don't want to hear anyone say they pay only the minimum payment on their credit cards and can't understand why they never get out of debt. Remember, the credit card companies make money from the interest they charge for the balance of your loan. How long would it take to pay off the current balance at the minimum payment? Do the math--divide the balance by the minimum payment. Then remember that you have to pay interest, too. Set up a systematic payment plan. Take the balance and divide by the number of payments you want to make. Remember that the interest will delay your progress, but maybe only by a month or so.

We live in a society that makes obtaining credit all too easy. That plastic purchasing power can take you from "mastering the possibilities" to making you a slave to the company that issued it. True financial freedom can only be achieved when you owe no one but yourself.



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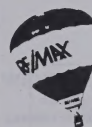
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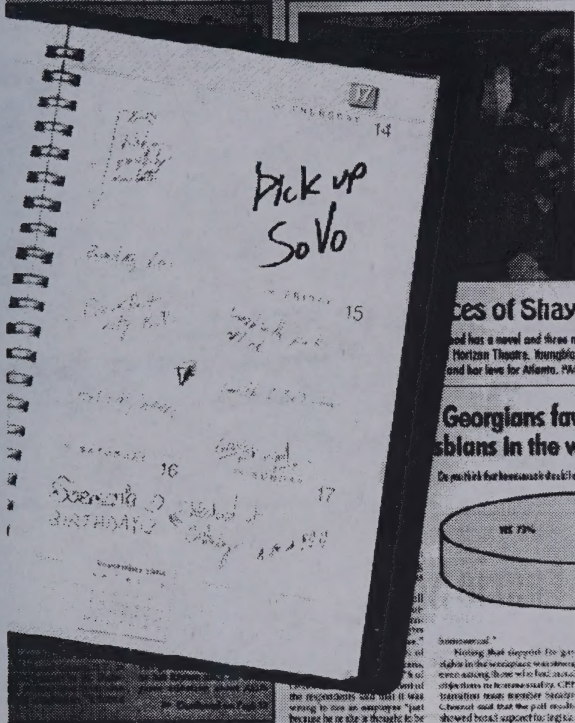
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